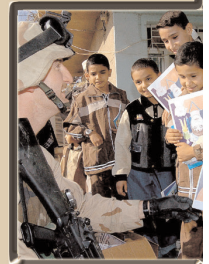
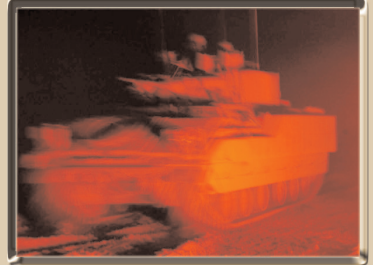


Army Well-Being

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Winter 2004-2005

**Serving: Active Duty, Guard, Reserve, Civilians,
Retirees, Veterans, and Families**



**To Grow
To Connect
To Live
To Serve**



Army Well-Being

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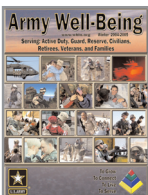


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On the cover



Building blocks of freedom ... see story on this page.

Illustration by
Wayne V. Hall

Authorization Act funds 3.5 percent troop pay raise, cuts housing costs

By Gerry J. Gilmore
American Forces Press Service

WASHINGTON – Money contained within the 2005 National Defense Authorization Act will fund a 3.5 percent troop pay raise and eliminate servicemembers' out-of-pocket costs for family housing, DoD's top military personnel official noted.

The January troop pay raise will be applied across the board to all servicemembers and won't feature pay hikes targeted to specific ranks as in past years, David S.C. Chu, the undersecretary of defense for personnel and readiness, said during a recent Pentagon interview.

The targeted raises issued to mid-level officers and noncommissioned officers over the past two years, Chu explained, "have fixed," for now, most pay-disparity issues involving those ranks.

And, he noted, money is contained in the

2005 act to boost allowances that now eliminate servicemembers' out-of-pocket expenses used for on- or off-post family housing. Stateside and overseas family housing allowances are calculated according to regional markets.

Another provision in the 2005 NDAA removes a previously established ceiling limiting how much military family-housing inventory could be privatized, Chu said.

Privatization enables DoD to modernize its military family housing more quickly and efficiently, Chu said. About one-third of military families live in on-post housing.

If DoD funded all of its existing family-housing needs by itself, Chu explained, it would take the department "forever" to make needed repairs or to replace aging housing units largely built in the 1950s.

Chu pointed to privatization success stories, such as contractor-provided housing for Sol-

See Pay raise on Page 3

On the cover

Building blocks of freedom

By Wayne V. Hall
Well-Being Liaison Office

Today, more than ever, those who make up our Army – Soldiers (Active Duty, Army National Guard and Army Reserve) D.A. Civilians, Veterans, Retirees and Army families are truly the building blocks of our nation's freedom.

The overall mission of the Army is to man the force. Army Well-Being – "The Human Dimension of Readiness" – supports that mission by balancing the needs of our people with the needs of an Army at war, positively impacting the Army's Command Climate. The Army's Well-Being focus ensures the needs of our Soldiers, civilians and families are taken care of before; during; and after deployments.

Well-Being is critical to the overall mission of manning the force, because of its impact on the Command Climate within the Army.

As an Army we have historically concentrated on the "quality of life" of our people – defined as a standard of living to which individuals, communities, and nations strive to meet or exceed. Well-Being seeks to expand this focus for the Army and provides a more holistic approach by which the Army can ensure the needs of its people are being met.

Four goals enable the Well-Being process:

- **To Serve** – We must embrace the concept that we have an opportunity to serve in sup-

port of something larger than ourselves.

- **To Live** – Being able to live at a standard of living that we as an Army can be proud of.

- **To Connect** – To develop and maintain a sense of pride and belonging with the Army Team.

- **To Grow** – To take advantage of the numerous opportunities the Army provides for personal and professional growth.

Many programs – such as the Disabled Soldier Support System (Army DS3); Deployment Cycle Support (DCS); the Central Command Rest and Recuperation Leave Program; and the Army Information Line (1-800-833-6622) – exist to support our Army Family. For more information on Army Well-Being and related initiatives, visit the Army Well-Being Web site at www.army.mil/wellbeing; and for news, information and resources of particular interest to Soldiers and families, visit the Well-Being Liaison Office's Army Families Online Web site at www.armyfamiliesonline.org.

Photos by: Priscilla Robinson; Chief Warrant Officer Kiel Skager; Sgt. 1st Class Johanchares Van Boers; Sgt. Jeremiah Johnson; Spc. Harold Fields; Rudi Williams; Sgt. Sean Kimmons; Spc. Kristopher Joseph; Staff Sgt. Bradley Rhen; Air Force Tech. Sgt. Scott Reed; Air Force Staff Sgt. Shane A. Cuomo; Catherine Phillips; Staff Sgt. Sunn Wagner and Spc. James B. Smith, Jr.



Two brigades extended in Iraq for elections

By Sgt. 1st Class Tammy M. Jarrett
Army News Service

WASHINGTON – Two Army brigades and a Marine expeditionary unit have been extended in Iraq through the upcoming elections, Pentagon officials announced Dec. 1.

The 2nd Brigade, 25th Infantry Division from Schofield Barracks, Hawaii, and the 2nd Brigade, 1st Cavalry Division, from Fort Hood, Texas, will remain in theater to keep pressure on insurgents before the elections in January, said Brig. Gen. David Rodriguez, director of Regional Operations, Joint Staff Operations Directorate.

Rodriguez said the extensions also includes the 66th Transportation Company from Kleber Kasern, Germany.

The Secretary of Defense approved the extensions after receiving a request from the commander of Multi-National Forces-Iraq. He also approved the commander's request for two additional infantry battalions to deploy to Iraq.

The two battalions from the Division Ready Brigade, 82nd Airborne Division should be in country by mid-December to support this effort, said Rodriguez. The Soldiers will be deployed for up to 120 days.

More than 575 Soldiers from the 82nd Airborne Division deployed earlier this year to Afghanistan for 90 days to help with elections there, said Maj. Gen. Fred D. Robinson, the Army's director of operations, readiness and mobilizations, G3. He said this deployment to Iraq will not have an affect on the DRB's readiness.

"Immediately upon these two battalions deploying out of DRB, we will regenerate two battalions to take their place – there will be no gap in the DRB capability," Robinson said.

Gen. George Casey, MNF-I commander,



Sgt. Sean Kimmons

Soldiers from 2nd Brigade, 25th Infantry Division attend a memorial service at Forward Operating Base Gaines Mills, Iraq, Nov. 19. Sgt. Ronnie Terry (center), a team leader with Company C, Task Force 1-27 Infantry, wipes a tear from his cheek during the service for Spc. Daniel McConnell.

requested the deployment and extensions because these units are the most experienced and best-qualified forces to sustain the momentum of post-Fallujah operations and to provide for additional security for the upcoming elections, in conjunction with the Iraqi Security forces, Pentagon officials said.

There will be no plans to accelerate the deployment of the 3rd Infantry Division or the 3rd Armored Cavalry Regiment, officials said.

The length of extension will vary between the units. For the 2nd Bde., 1st Cav., this is their second extension. They were originally scheduled to redeploy last month, but were extended two months to Jan. 12. Rodriguez said the division is now scheduled to come out in early to mid-March.

The 2nd Bde. of the 25th ID, which was

scheduled to return to the states at the beginning of the year, now will return in March. The Marine's 31st Expeditionary Unit from Okinawa, Japan, will return around March 15.

These extensions will affect about 10,400 Soldiers and will increase U.S. forces in theater from 17 to 20 brigades, officials said. By election time, the goal is to have about 150,000 personnel in Iraq, the highest since May 2003.

Soldiers extended will receive \$1,000 incentive pay for any month or half month served in Iraq beyond their scheduled one-year rotation date. This includes \$800 a month for assignment incentive pay and up to an additional \$200 a month for hardship duty pay, said officials.

Pay raise

From Page 2

diers and their families at Fort Carson, Colo. Such private sector-provided housing offers contemporary quality and "design flair" for servicemembers while providing more bang for the buck for taxpayers.

The act also contains three special pay and bonus authorities, Chu noted. For example, the bill makes permanent the increase to military family separation pay to \$250 a month and likewise hostile

fire/imminent danger pay at \$225 a month.

The bill also provides "a much stronger set" of re-enlistment bonuses for Guard and reserve members.

Chu said the '05 NDAA ensures that troops in the field receive the equipment and other material they require to successfully prosecute the global war against terrorism.

The bill also provides extended health coverage for some reservists, Chu noted, as well as better Montgomery G.I. Bill benefits.

Another change contained in the '05

NDAA enables reservists to be called up for training before possible overseas deployment. This, Chu pointed out, is a more efficient means of force management.

A major highlight of military personnel management during his tenure, Chu observed, involves successive increases in troop compensation.

"The president has been willing to carry the torch for us to argue for significant pay increases," Chu noted, as well as to reduce and eventually eliminate servicemembers' out-of-pockets costs for military housing.



More fixes to reserve pay issues on the way

By Joe Burlas

Army News Service

WASHINGTON – A new pay system on the way should make pay for mobilized National Guard and Army Reserve Soldiers more timely and accurate.

The Forward Compatible Payroll, scheduled to go online in March, replaces a reserve pay system developed in the 1970s and will eliminate labor-intensive workarounds the current system requires, finance officials said.

“Commanders will tell you that three things impact Soldiers’ morale – getting good food, getting mail from home and getting paid on time,” said Eric Reid, Army Defense Finance and Accounting Service liaison and chief of Finance and Accounting Oversight and Field Operations Division, Army Finance Command. “Soldiers and their families have a right to be paid timely and accurately. We have an obligation to ensure they are getting the entitlements Congress said they are due.”

The majority of pay issues in recent years aren’t ones of not getting paid, Reid said, but mostly whether reservists are getting paid the correct amount when due.

A Government Accountability Office report that reviewed the pay of several National Guard special forces and military police units in Afghanistan between October 2001 and March 2003 found in many cases Soldiers were not being paid all entitlements they were authorized in a timely manner. A similar GAO review of Army Reserve units deployed in Iraq and Afghanistan between August 2002 and January 2004 found more cases of overpayment than underpayment.

Chief among the causes for reserve pay issues is a reserve pay computer system originally designed to pay weekend drills and short periods of active duty, separate from both the personnel system and from the active-duty pay system. While good for paying

weekend drills, it did not include automated options for payments of low-density entitlements or new entitlements authorized by Congress in recent years – all requiring manual time-consuming workarounds, Reid said.

Low-density entitlements include items like high-altitude, low opening parachute duty or child support. New entitlements include Hardship Duty Pay Location and Continental U.S. Cost of Living Allowance.

Reid said the issue of underpayments from the GAO National Guard report was a combination of the finance system being overwhelmed with significantly more reservists who qualified for low-density entitlements and, early in the mobilization process, not enough finance personnel trained on the current reserve pay system.

“No organization has people sitting around idle for weeks or months at a time waiting for a customer to come through the door,” Reid said.

While FCP will eliminate the

need for most workarounds when it comes online, finance hasn’t been waiting on it to make improvements. Additional finance personnel have been brought on board and trained on the workarounds the current system requires, Reid said.

All mobilized reserve-component finance units now get an intensive block of instruction on current finance policies, Reid said. Teams from the reserve pay system at Fort McCoy, Wis., Army Finance and DFAS have conducted more than 60 training sessions and assistance visits in the past two years to ensure the field is up to speed, he said.

The overpayment issue identified in the GAO reserve pay report is mainly an issue of personnel actions not making it into the finance system in a timely manner, Reid said. He explained that some Soldiers continued to receive entitlements that were authorized in theater, such as HDP-L, for months after they returned to the United States. That can mean

a big debt back to the system once the overpayment is identified. Much of this problem was eliminated in April when HDP-L was fully automated in the pay system; however, timely notification of status changes is still critical to keeping pay accurate.

Part of the overpayment issue is unit administrators – who work as federal civilians during the week and reservists on drill weekends – getting activated to do their military job, instead of unit administration. Unit administrators are the ones who input weekend drill information in the finance system and inform their servicing finance when personnel actions impact a Soldier’s pay.

About 20 percent of unit admin positions are currently vacant due to activations, Reid said.

The Army Reserve is eyeing plans to pool unit administrators at higher levels than they are currently assigned so that somebody remains to cover necessary ad-

See Reserve pay on Page 5

TRDP eligibility includes ‘Gray Area’ retirees

Delta Dental

Eligibility for the TRICARE Retiree Dental Program extends to all retirees of the National Guard, reserve, their family members, including “gray area” retired reservists who are entitled to retired pay but will not begin receiving it until age 60.

Although eligibility for this group has been in effect since the TRDP first began in 1998, many retired Guard and reserve members, and even more “gray area” retirees, still do not realize they are eligible.

Premiums for the TRDP are regionally based on the primary enrollee’s residence ZIP code. Title 10 of the U.S. Code, Section 1076c mandates that monthly premiums for the TRDP be deducted automatically from retired pay through one of six discretionary allotments.

However, “gray area” retired reservists who are younger than age 60 and who enroll in the program are naturally exempt from the mandatory government deduction, so alternative payment

arrangements such as direct billing or EFT will be made.

Today, more than 809,000 retired members of the uniformed services, Medal of Honor recipients, un-remarried surviving spouses, and their family members are enjoying comprehensive, affordable benefits under the TRDP.

Enrollees in the TRDP can choose any licensed dentist within the TRDP service area or can select from a network of over 80,000 dentist locations nationwide.

The TRDP service area includes all 50 United States as well as the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Northern Mariana Islands, and Canada.

Retired National Guard and reservists, including “gray area” retirees, who would like more information about the TRDP can visit the TRDP Web site – www.trdp.org – or call the contract administrator, Delta Dental of California, at 1-888-838-8737 for a complete TRDP enrollment packet.



More community-based programs to treat injured Soldiers

By **Sgt. 1st Class Tammy M. Jarrett**
Army News Service

WASHINGTON – More Soldiers in the Medical Holdover Program may soon receive healthcare in their hometowns as the Army expands the Community Based Health Care Organization program from five to eight organizations.

CBHCOs will open in Virginia and Alabama in early February and a third in Utah in early March, medical officials said recently.

The CBHCO program is an integral part of the medical holdover program and was originally designed to relieve pressure on installation medical facilities, said Col. Mike Deaton of the Army Surgeon General's Office.

"It is also a means for us to provide care to Soldiers while they live at home and work at nearby military facilities," Deaton said.

The current five programs, operating in Florida, Arkansas, California, Massachusetts and Wisconsin, service a total of 23 states and care for more than 1,100 Soldiers.

Deaton said the success of the Community Based Health Care Initiative pilot program led the Army to expand the program to provide regional medical coverage across all 50 states.

"They have evolved from a pilot initiative to be an integral part of the MHO mission," Deaton said. "They ensure a high standard of medical care – bottom line, the CBHCO is a success story for the Army, its Soldiers and their families."

Medical holdover Soldiers are mobilized reserve-component Soldiers who remain on active duty to receive medical treatment. Deaton said the program is the Army leadership's top priority, and they are continuing to evaluate and improve the program.

"The Army is committed to taking care of its people and to providing the best possible healthcare – regardless of the Soldier's component and regardless of the nature of the illness or injury," he said. "Our Soldiers have volunteered to stand in harms way for our nation and they deserve the best healthcare."

One such Soldier is Spc. Logan G. Brown, who sustained multiple injuries when his convoy was ambushed in Iraq. He received emergency surgery and was sent to Fort Hood, Texas. The El Dorado, Ark., native now receives care at CBHCO at Camp Robinson, Ark.

Brown said he couldn't ask for a better program. He's able to be with the people he loves; he didn't get thrown back into civilian

life and the care and the leadership is genuine.

"You can tell they really care about the Soldier and it means a lot to come home," said the humvee gunner with the 39th Infantry Brigade's 3rd Battalion, 153rd Inf. Regiment.

Staff Sgt. Roberto Scott agrees on the quality of care the CBHCOs provide. He received injuries to his neck, back and right arm in a helicopter accident in Afghanistan. He was medically evacuated to Fort Drum, N.Y., where he spent nine months for treatment before entering the CBHCO at Hanscom Air Force Base, Mass.

"I didn't believe I could find such healthcare," said Scott, a Guardsman with Battery E (TA), 101st Field Artillery Regt. "They really care about the health and welfare of each one of us."

Scott said being able to be with his family is key to his recuperation. "By going home every night I feel that my condition, my well-being is much better," he said.

The program works either by assigning Soldiers to a military facility within 50 miles of their homes or finding a doctor who accepts TRICARE.

Sgt. Chris Dunbar, a reservist with the 810th Military Police Company, Tampa, Fla., found out about CBHCO through a case manager at Fort Stewart, Ga. He fractured his jaw while unloading equipment in Iraq. He said he didn't have a pleasant medical hold experience while at Fort Stewart.

"The medical treatment I received was like in a factory setting," Dunbar said, "no emotion, no human passion."

Dunbar now receives his medical treatment at MacDill Air Force Base, Tampa, Fla. He said the CBHCO has helped him readjust to civilian life.

Nearly 800 additional physicians, nurses, clerks, and case managers have been hired or mobilized to help with the MHO mission.

The "saturation point" for the first CBHCOs was a capacity of 300. This has been expanded to 500 and additional manpower was mobilized to support it then, said Col. Kevin Garrouette, Office of the Assistant Secretary of the Army for Manpower and Reserve Affairs. He said because all the personnel are mobilized, they can be moved around to other organizations if needed.

A \$23 million budget for next year has been set aside to run the CBHCOs, said Col. Barbara Scherb, who manages the program from Forces Command.

"This includes the infrastructure standings, sites up, computers and phone lines, the travel to move Soldiers to the special care where needed," she said.

Reserve pay

From Page 4

ministration when a unit activates, and at the possibility of creating more military positions where the administrator continues to do the same job he does as a federal civilian, Reid said.

In the meantime, both the Chief of the Army Reserve and the Director of the Army National Guard have sent messages to commanders telling them to closely monitor the monthly commander's pay management report to catch overpayments early. FCP is not designed to link with the personnel system – meaning unit admin or personnel offices will still need to inform the finance system when a personnel action, such as promotion or deployment, impacts a Soldier's pay.

Another system will take the improvements of FCP even further by integrating pay and personnel functions into a single system. The Defense Integrated Military Human Resources System, or DIMHRS, is scheduled to come online for the Army in fiscal year 2006, with other services to follow.

Army finance officials are working with DFAS, the Army Reserve and the National Guard on a 65-item action plan to improve reserve-component pay. Those points include implementing FCP, revising and updating various regulations and policies impacting pay and improved finance training. More than a third of the plan's actions have already been completed.

"As of July, 95.6 percent of all mobilized National Guard and reserve Soldiers are getting pay within 30 days of being mobilized," Reid said. "That is an improvement over a year or two ago, but as I like to remind people, if you are one of remaining Soldiers having pay problems, you're not happy. We're still working to make it better."

Both the National Guard and the Army Reserve have activated hotline phone numbers for Soldiers experiencing ongoing unresolved pay issues. The reserve number is 1-877-462-7782, and the Army National Guard number, 1-877-276-4729.

Soldiers experiencing pay problems should first use normal command and finance channels to resolve them and use the appropriate toll-free number only if the normal process is not working, Reid said.



AFAP delegates address Armywide concerns

By Margaret McKenzie
Army News Service

ARLINGTON, Va. – Delegates at the 21st Army Family Action Plan conference, Nov. 15 through 19, evaluated 94 issues and prioritized 16 for adoption.

The top five AFAP conference issues were family member eye-glass coverage, expiration of TRICARE referral authorizations, childcare fee category, calculation of continental United States family subsistence supplemental allowance and leave accrual.

The issues, which originated at installations throughout the world, addressed force support, mobilization and deployments, employment, entitlements and medical and dental, all elements that support better quality of life for Soldiers and their families.

"It's all about taking care of the Soldier whether he is in Afghanistan or Iraq," said Gen. Richard Cody, the vice chief of staff of the Army. "It's important



Margaret McKenzie

Delegates of the force support working group discuss top issues for the brief out session of the 2004 Army Family Action Plan conference Nov. 17 in Crystal City, Va.

that he doesn't have to worry about what is happening at Fort Bragg or Fort Polk with his family. He knows his family is being taken care of back here."

The 120 delegates, broken down into eight groups, spent the week narrowing the issues to the top five. After which, spokespersons shared the highest two with the Army Vice Chief of Staff, several senior Army leaders, spouses

and officials from the Department of Defense.

This year's issues touched all areas from Soldier to civilian, retirees to family members. Victor Arias from Fort Riley, Kan., Chris Pitcher from Schweinfurt, Germany and Jeff Ashmen, from Fort Stewart, Ga., represented the voice of the youths at the conference.

The delegates also voted for

the four most valuable services and the top six critical active AFAP issues, which were reported to the director of the Army Staff at the closing session of the conference. In addition, two new categories were added: The top five mobilization/deployment and family support challenges and the top five mobilization/deployment family support strengths.

Four most valuable services:

- Medical/Dental.
- Army Community Service.
- Commissary.
- Army Family Action Plan.

Six most critical currently active AFAP issues:

- Distribution of Montgomery GI Bill benefits to dependent(s) (Issue No. 497).
- In-state tuition (Issue No. 521).
- Modification of weight allowance table (Issue No. 457).
- Inferior shipment of household goods (Issue No. 307).
- Army Community Service manpower authorization and funding (Issue No. 491).
- Basic allowance for housing for activated reserve-component (Issue No. 493).

Top five mobilization/deployment and family support challenges:

- Soldiers not being paid on a timely basis.
- Length of rotation/deployments.
- Lack of positive media coverage from downrange.
- Pay system for reservists.
- Replacement of obsolete equipment, equipment shortages, and upgrade of parts.

Top five mobilization/deployment and family support strengths:

- Army Community Service.
- Army Family Action Plan.
- Army One Source.
- Family Readiness Group Participation.
- American Red Cross.

Editor's note: McKenzie writes for the U.S. Army Community and Family Support Center.

Law increases SBP annuity, sets open season

Recent major law changes affecting the Survivor Benefit Plan affect the future for Soldiers, retirees and their families. SBP is the program that allows retiring Soldiers to receive reduced retired pay so their elected beneficiary can receive an annuity after the death of the retiree.

The Fiscal Year 2005 National Defense Authorization Act made the biggest change to SBP since the plan started in 1972.

Previously, SBP annuitants received 55 percent of the base amount elected until age 62, and 35 percent of the base amount after age 62, when the annuitant would be eligible to receive Social Security.

Under the new law, SBP annuitants will no longer have their benefits reduced at age 62. They will receive 55 percent of the base amount elected, with cost-of-living adjustments, regardless of age. The base amount is the amount of retired pay that the retiree elects to cover.

This change is being phased in over the next three years, from 40 percent this year to 55 percent on April 1, 2008.

If you're retired and receiving retired pay or a "gray area" reserve retiree not yet age 60, you will have a chance to make an SBP election in a one-year open season beginning next October.

During the open-enrollment period those who can make an election are: retirees who are not enrolled in SBP; or retirees who are enrolled, but covering less than full retired pay as their base amount; or retirees who are covering a child but not their spouse or former spouse.

Eligible retirees will have the opportunity to enroll or increase their coverage during the open season from Oct. 1, 2005 to Sept. 30, 2006.

Retirees who want to elect or increase SBP coverage during the open season will have to make a lump sum payment covering all back premiums since retirement, plus interest.

In order for the open season election to take effect, the retiree must live at least two years after the election.

Other considerations:

- Retirees do not pay tax on SBP payments. The payments are deducted before taxes.
- SBP benefits are cost-of-living adjusted.
- An SBP annuitant cannot outlive SBP.

For more information, visit the Army Retirement Services Web site at www.armygl.army.mil/retire, or contact an installation Army Retirement Services Officer.

– Army Retirement Services

Scholarships for Military Children in 5th anniversary year

By **Bonnie Powell**
Defense Commissary Agency

FORT LEE, Va. – The fifth year of Scholarships for Military Children is now underway. Administered by Fisher House Foundation and funded by the manufacturers and industry supporting commissaries, the program has awarded over \$3 million through nearly 2,000 scholarships to the sons and daughters of active duty service members, Guard and Reserve members, and military retirees.

“The Scholarships for Military Children program has become a major community event for commissaries since its inception five years ago,” said Patrick B. Nixon, chief executive officer for the



Defense Commissary Agency. “The program awarded 500 scholarships in 2004 and ceremonies were conducted in commissaries worldwide in honor of these outstanding students. The

industry members who support this program should be proud – and we hope the fifth anniversary year will be the best yet!”

Applications for the 2005 program are available at commissaries or online at www.militaryscholar.org. A link to the program is also available on the DeCA Web site – www.commissaries.com. Eligibility and other information are also available at the program Web site.

Applications, which must include an essay on how the heightened awareness of terrorism has impacted the student’s life, are due at commissaries Feb. 16, 2005. At least one \$1,500 scholarship will be awarded at every commissary location with qualified applicants.

The scholarship program is

open to unmarried children under the age of 21 (23 if enrolled in school) of active-duty personnel, National Guard, reserve and retired military. Eligibility will be determined using the Defense Enrollment Eligibility Reporting System (DEERS) database. Applicants should ensure that they, as well as their sponsor, are currently enrolled in the DEERS database and have a current ID card.

The applicant must be planning to attend, or already attending, an accredited college or university full-time in the fall term of 2005, or enrolled in a program of studies designed to transfer directly into a four-year program.

The scholarship program can also accept public donations at www.militaryscholar.org.

Bush signs new family-friendly tax law

In early October, President Bush signed the “Working Families Tax Relief Act of 2004” into law.

This new law includes provisions to correct the loss of eligibility for the Earned Income Credit and the refundable child tax credit for certain servicemembers deployed to combat zones around the world.

The provisions will allow military families to count tax-free combat pay as earned income when calculating their refundable child tax credit or the Earned Income Credit for tax years 2004 and 2005.

The new law restores the status quo for servicemembers who had been eligi-

ble for these tax benefits prior to their deployment, providing that they would not lose their eligibility simply by reason of their deployment to a combat zone.

The new law also provides extensions through 2010 of other family tax benefits that will benefit both military and civilian families. It extends the marriage penalty tax relief, the expanded 10-percent tax bracket, and the \$1,000 child tax credit. The bill also provides for a common definition of a child for use in determining the dependency exemption, the child tax credit, the Earned Income Credit, the dependent care credit, and head of household filing status.

– *American Forces Press Service*

New program helps spouses interested in teaching

Spouses to Teachers, DoD’s latest endeavor to assist military spouses interested in teaching, is serving a similar purpose as the popular Troops to Teachers program, an official said.

DoD established Troops to Teachers in 1994, and responsibility for the program was recently transferred to the U.S. Department of Education. TTT was created to help recruit quality teachers for schools that serve low-income families throughout America.

Michael Melo, director of a Spouses to Teachers pilot program in Virginia, said TTT laid the groundwork for STT in providing information.

STT is a pilot program in six states: California, Colorado, Florida, Georgia, Texas and Virginia. The program was prompted by military spouses who were already teachers or interested in teaching, but were facing difficulties finding certification requirements and job information when they moved, said Gary Woods, acting director of DoD educational opportunities.

The program will offer information, counseling and guidance to eligible, interested individuals. Initially, eligibility is limited to those with a bachelor’s degree who are spouses of active-duty servicemembers and members of the Selected Reserve or Individual Ready Reserve on extended duty.

For more information, visit the Spouses to Teachers Web page – www.spousetoteachers.com/pages/16/index.htm.

Army Emergency Relief offers college financial aid

Army Emergency Relief offers financial assistance in funding undergraduate studies for dependent children of Army retirees. Scholarships are awarded based primarily on financial need, secondarily on academic achievements and student’s individ-

ual accomplishments.

The Maj. Gen. James Ursano Scholarship Fund, which is administered by AER, is for students who study at an undergraduate, technical or vocational institution accredited by the U.S. Department of Education; or

for the purposes of preparing to attend a service academy.

For more information on selection criteria and to apply online visit the AER Web site – www.aerhq.org/education_dependentchildren.asp.

– *AER*

Constituent Roundup

Active Duty

Despite what an official called confusing news reports, Army families in privatized housing will not be responsible for utility bills until at least the spring of 2006.

Technicians began reading utility meters last month for new and remodeled privatized housing at some installations, said Ivan Bolden, Residential Communities Initiative Program Manager for Policy. Under RCI, about 40,000 family housing units at 15 installations have been turned over to private developers.

Bolden said the meters are being installed to collect data to determine a monthly allocation for utilities that will be supported by Soldier basic allowance for housing or BAH/rental payments.

The data will be reviewed in March 2005, Bolden said, and then a "mock utility billing" program will begin sometime thereafter.

The mock billing period will accomplish several things: first it will help residents track their usage and consumption patterns; second residents will receive monthly tips on how to conserve; and finally, they will be offered training to help families learn to be more energy efficient.

— *Army News Service*

National Guard

The Uniformed Services Employment and Re-Employment Rights Act applies to persons who perform duty, voluntarily or involuntarily, in the "uniformed services," which include the Army, Navy, Marine Corps, Air Force, Coast Guard, and Public Health Service commissioned corps, as well as the reserve components of each of these services. Federal training or service in the Army National Guard also gives rise to rights under USERRA. Uniformed service includes active duty, active duty for training, inactive duty training (such as drills), initial active duty training, and funeral honors duty performed by National Guard and reserve members, as well as the period for which a person is absent from a position of employment for the purpose of an examination to determine fitness to perform any such duty.

For more information, visit the Department of Labor's Web site at www.dol.gov/asp/pro

grams/guide/userra.htm.

— *Department of Labor*

Army Reserve

A new education benefit for activated reservists was signed into law Oct. 28: H.R. 4200, authorizing the creation of a new benefit — Chapter 1607 — makes certain individuals who were activated after Sept. 11, 2001, are either eligible for education benefits or eligible for increased benefits under the GI Bill. The Department of Defense, Department of Homeland Security and Veterans Affairs are working on an implementation plan for this new benefit and at this time we are unable to provide more than general information about chapter 1607. The VA asks that you please be patient as they work with DoD and DHS to get this new program implemented.

For more information, visit the Veterans Affairs' GI Bill Web site at www.gibill.va.gov.

— *Department of Veterans Affairs*

Civilian Employees

Congress recently approved a 3.5 percent average pay increase for civilian federal workers. Officials from the Office of Management and Budget, the Department of Labor, and the OPM recommend whether the raise will be added to the across-the-board portion of the pay raise or be given to federal workers for locality pay. The council will send its recommendation to President Bush who will issue an executive order declaring how the raise will be allocated. The president does not have to follow the council's recommendation.

The passage of this bill before January will avoid the need for the past two years' workload to process retroactive pay adjustments in March, as it will allow Civilian Personnel Operations Centers to more efficiently and accurately process the pay raise avoiding the pay issues that result from retroactive processing.

— *Army Human Resources*

Retirees

The Fiscal Year 2005 National Defense

Authorization Act has eliminated the requirement for family members of retirees to renew their military ID cards once they have reached the age of 75. While retirees do not need to renew their ID cards, their family members are required to renew their ID cards every four years until they reach 75.

— *Army Retiree Services*

Veterans

The Veterans Improvement Act of 2004 would improve and update several Veterans Administration education and housing programs, including increasing the maximum amount of housing loan guarantee to \$83,425 from \$60,000.

This change in guarantee will increase no-down payment VA guaranteed home loan limits from \$240,000 to \$333,700. Under the current formula, VA guarantees 25 percent of the available loan up to the guarantee limit.

For more information on veterans' benefits, visit the VA's Web site at www.va.gov.

— *Veterans Administration*

Army Families

The Well-Being Liaison Office launched a new enhanced version (V4) of its Army Families Online Web site — www.armyfamiliesonline.org — Dec. 5, 2004. The site's new architecture will provide the WBLO with greater flexibility in serving Army Families, while allowing for rapid growth and expansion through the addition of new resources.

The V4 transformation provides Soldiers and Army Families with enhanced capabilities in the Smart Book; Photo Gallery; Deployment Cycle Support; Disabled Soldier Support System and News channels.

Additionally, the V4 transformation has made the site — which has logged more than a million visitors in its two-year existence — much faster, efficient and user friendly. Army Families Online visitors will continue to see changes and improvements in the resources available to them as the staff works hard to meet the needs of Army Families and provide online resources that are most "relevant and ready" to support the families of an "Army at War."

— *Well-Being Liaison Office*